# FLOODPLAIN MANAGEMENT 101

## 2016 FLOODPLAIN RESOURCE SEMINAR

STATE OF MONTANA

**Floodplain Program**

MONTANA DNRC

# COURSE OVERVIEW

PROGRAM BACKGROUND

PERMITTING and ORDINANCES

FLOOD MAPS and REPORTS

FLOOD INSURANCE

FLOODING IN MONTANA

# PROGRAM BACKGROUND

# WHY MANAGE FLOODPLAIN DEVELOPMENT?

Maintain compliance with the National Flood Insurance Program

- Eligible for federal disaster relief
- Eligible for national flood insurance

Balance public good with private injury

- Identify lands unsuitable for development
- Keep one property owner from harming another

Identify property options that are located in areas with less specified hazards

# NATIONAL FLOOD INSURANCE PROGRAM

## Why was it created?

Reduce the amount spent on flood control measures

- Guide development away from flood hazard areas

Reduce the amount spent on federal disaster aid

- Provide flood insurance coverage

# NATIONAL FLOOD INSURANCE PROGRAM

## What is it?

**COMMUNITIES** adopt and enforce a floodplain management ordinance

**FEDERAL GOVERNMENT** makes flood insurance available within the community & **PRIVATE INSURERS** write policies based on an agreement with the federal government

NATIONAL FLOOD INSURANCE PROGRAM

FEMA

# NATIONAL FLOOD INSURANCE PROGRAM

REGULATIONS

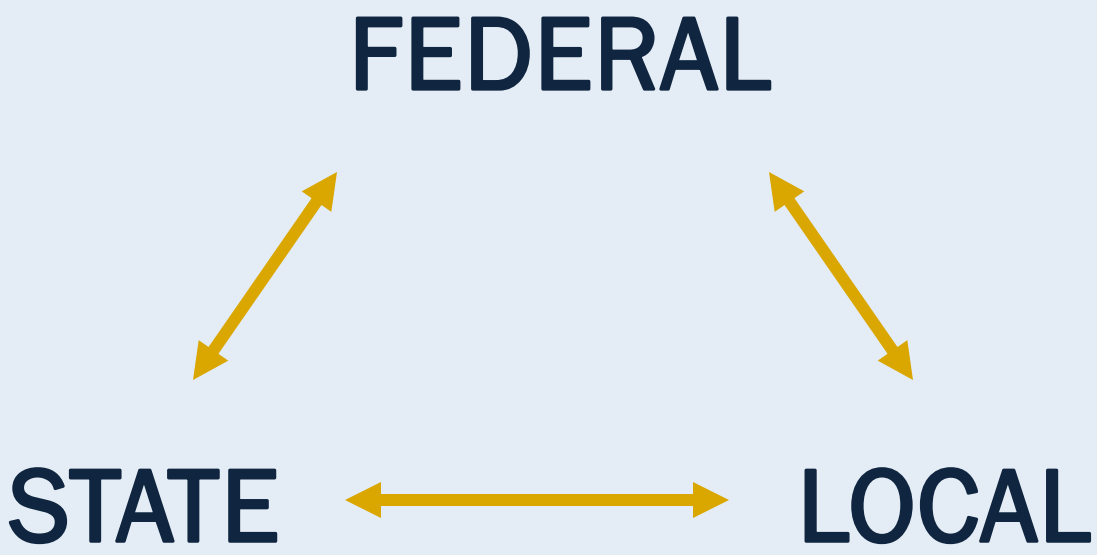
INSURANCE

MAPPING

MITIGATION

# NATIONAL FLOOD INSURANCE PROGRAM

## Roles



# NATIONAL FLOOD INSURANCE PROGRAM

## Federal Role

Administer the program through regional offices

Provide assistance to the State

Assess community compliance with the program

Advise local officials

Review and adopt new maps/flood hazard data

# FEMA REGIONAL OFFICES

# NATIONAL FLOOD INSURANCE PROGRAM

## State Role

Ensure communities have legal authority

Establish minimum State regulatory requirements

Provide technical assistance to local governments

Coordinate activities of other State agencies that affect the National Flood Insurance Program

## DNRC's Services

Floodplain website, www.floodplain.mt.gov
- Floodplain Administrators Database

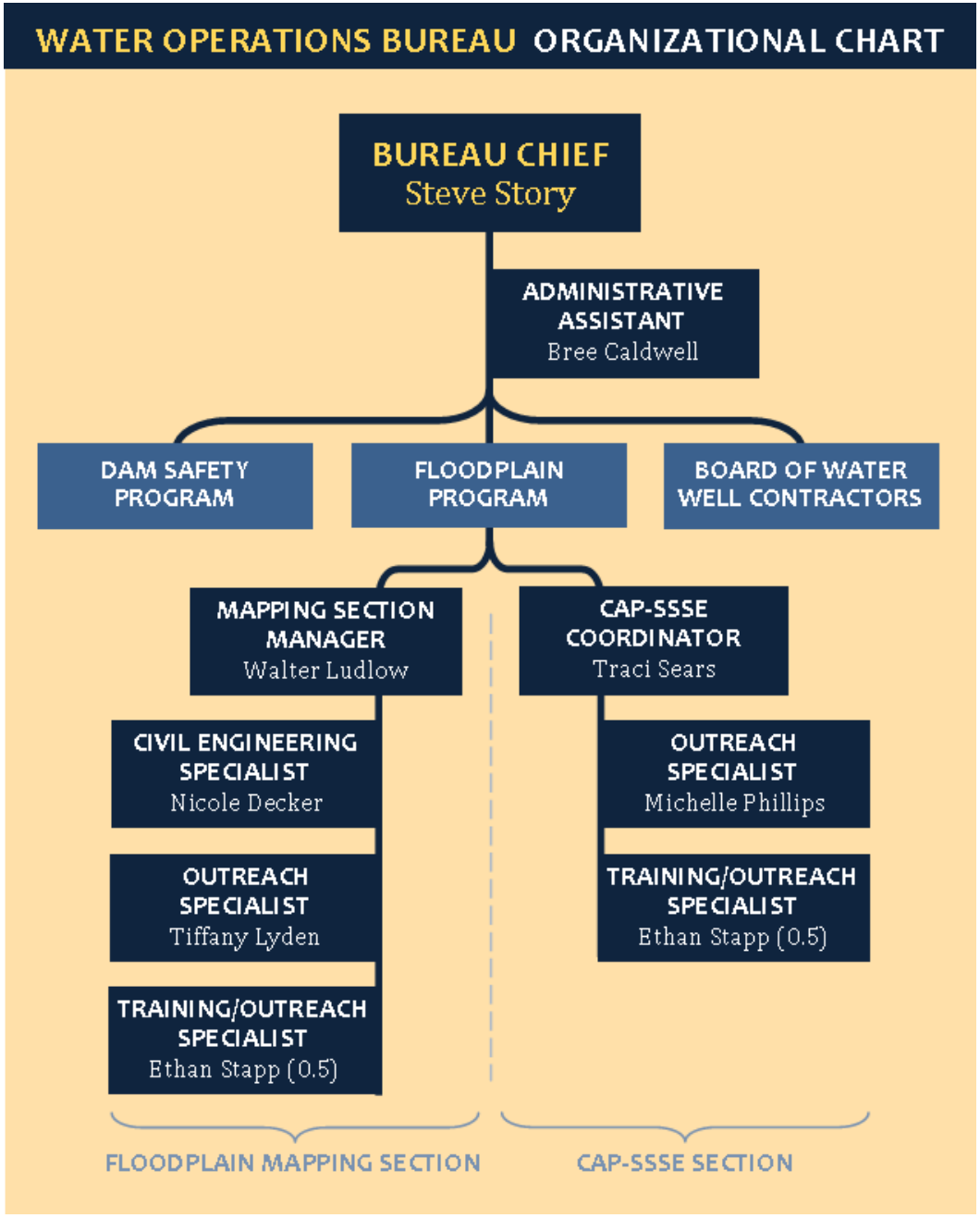
General technical assistance

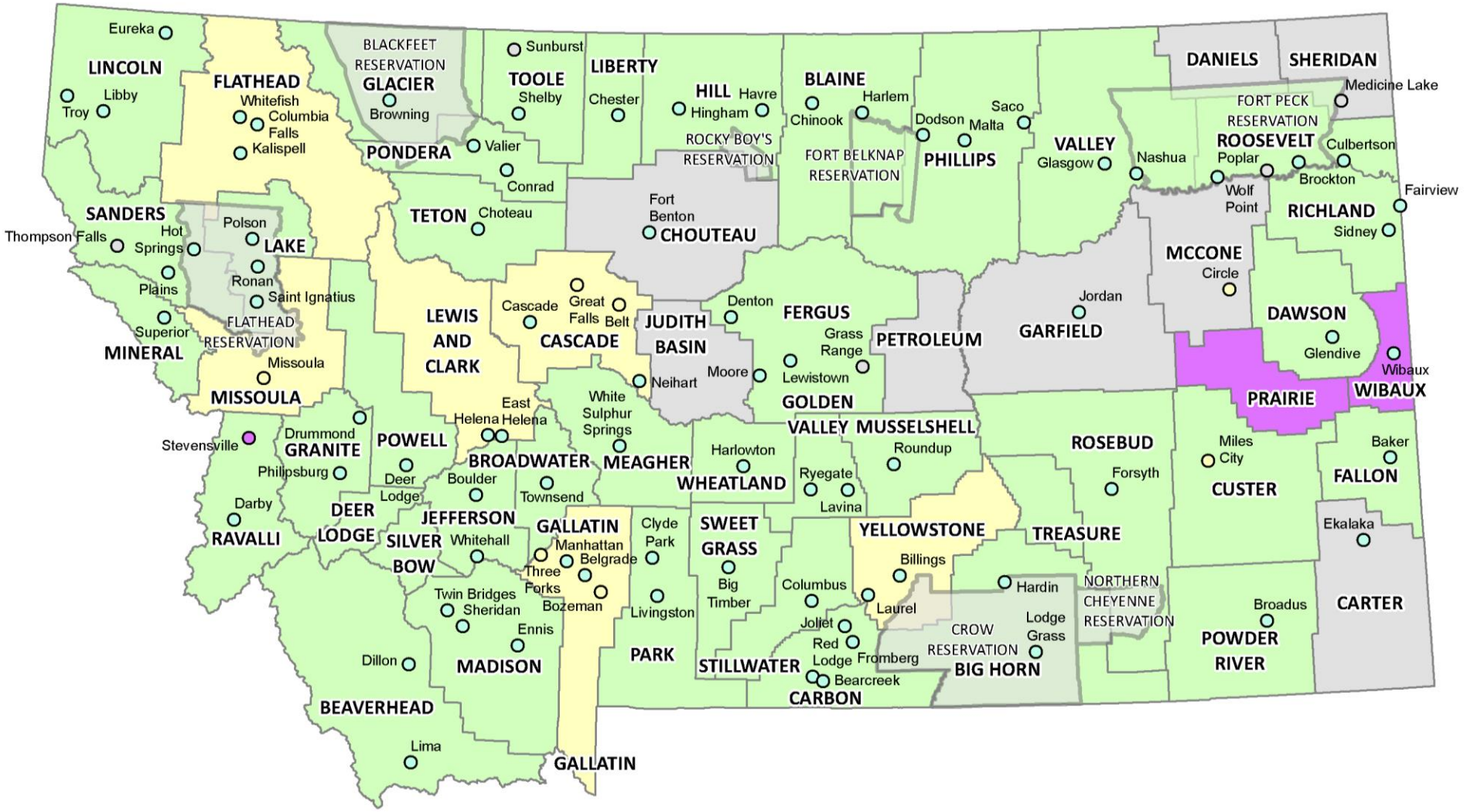
Community Assistance Visits

Ordinance review/assistance

Flood hazard mapping

Training and outreach


WATER OPERATIONS BUREAU ORGANIZATIONAL CHART
BUREAU CHIEF
Steve Story
ADMINISTRATIVE ASSISTANT
Bree Caldwell
DAM SAFETY PROGRAM
FLOODPLAIN PROGRAM
BOARD OF WATER WELL CONTRACTORS
MAPPING SECTION MANAGER
Walter Ludlow
CAP-SSSE COORDINATOR
Traci Sears
CIVIL ENGINEERING SPECIALIST
Nicole Decker
OUTREACH SPECIALIST
Tiffany Lyden
TRAINING/OUTREACH SPECIALIST
Ethan Stapp (0.5)
OUTREACH SPECIALIST
Michelle Phillips
TRAINING/OUTREACH SPECIALIST
Ethan Stapp (0.5)
FLOODPLAIN MAPPING SECTION
CAP-SSSE SECTION




## NFIP Community Status

- Community Rating System Participant
- Participating Community
- Community Not Participating
- Suspended Community

** CRS communities recieve discounted insurance premiums*

### Number of Participating Communities

| | |
|---|---|
| Counties | 44 |
| Municipalities | 87 |
| Reservations | 2 |
| Joint Municipality and County (Butte, Anaconda) | 2 |
| Total | 135 |

NATIONAL FLOOD INSURANCE PROGRAM

MONTANA DNRC

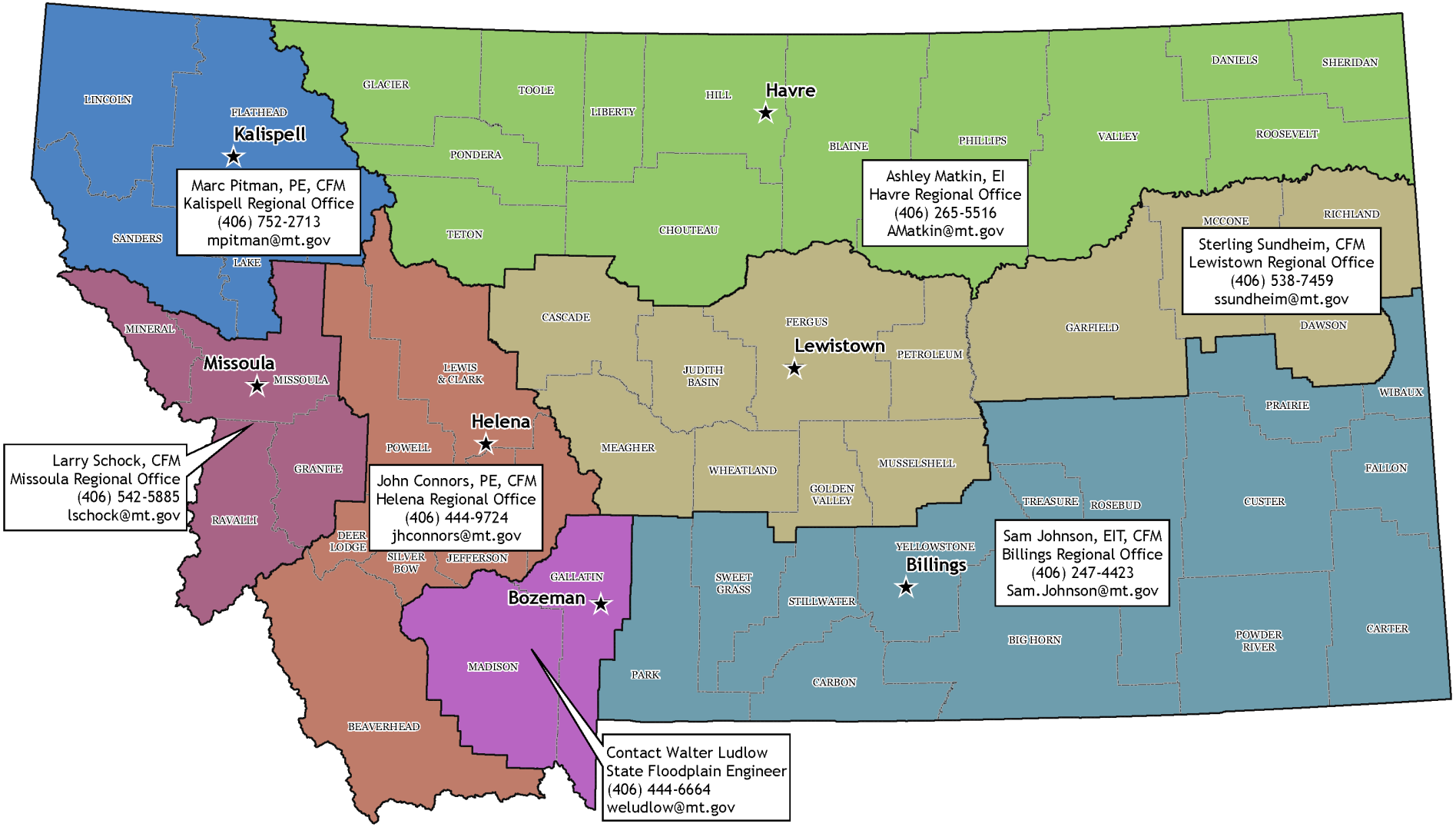
January 2016

# NATIONAL FLOOD INSURANCE PROGRAM

## DNRC Regional Engineers

Provide technical review of

- Floodplain Development Permit applications
- Subdivision Floodplain delineations and Flood Hazard Evaluations
- Letter of Map Changes (CLOMR, LOMR, LOMA, etc.)
- Floodplain studies
- Proposed projects near/within a regulated floodplain
- Variances, general consultation, & site visits


LINCOLN
FLATHEAD
Kalispell
GLACIER
TOOLE
LIBERTY
HILL
Havre
DANIELS
SHERIDAN
PONDERA
BLAINE
PHILLIPS
VALLEY
ROOSEVELT
Marc Pitman, PE, CFM
Kalispell Regional Office
(406) 752-2713
mpitman@mt.gov
Ashley Matkin, EI
Havre Regional Office
(406) 265-5516
AMatkin@mt.gov
SANDERS
LAKE
TETON
CHOUTEAU
MCCONE
RICHLAND
Sterling Sundheim, CFM
Lewistown Regional Office
(406) 538-7459
ssundheim@mt.gov
MINERAL
Missoula
MISSOULA
CASCADE
FERGUS
Lewistown
GARFIELD
DAWSON
LEWIS
& CLARK
JUDITH
BASIN
PETROLEUM
PRAIRIE
WIBAUX
Helena
POWELL
MEAGHER
WHEATLAND
MUSSELSHELL
FALLON
Larry Schock, CFM
Missoula Regional Office
(406) 542-5885
lschock@mt.gov
GRANITE
John Connors, PE, CFM
Helena Regional Office
(406) 444-9724
jhconnors@mt.gov
GOLDEN
VALLEY
TREASURE
ROSEBUD
CUSTER
RAVALLI
DEER
LODGE
SILVER
BOW
JEFFERSON
YELLOWSTONE
Billings
Sam Johnson, EIT, CFM
Billings Regional Office
(406) 247-4423
Sam.Johnson@mt.gov
GALLATIN
Bozeman
SWEET
GRASS
STILLWATER
BIG HORN
POWDER
RIVER
CARTER
MADISON
PARK
CARBON
BEAVERHEAD
Contact Walter Ludlow
State Floodplain Engineer
(406) 444-6664
weludlow@mt.gov

# NATIONAL FLOOD INSURANCE PROGRAM

## DNRC Regional Engineers

**COMMUNITIES** make the final determination regarding permit/project approval

**REGIONAL ENGINEERS** provide technical assistance, including professional recommendations and comments, when requested

## DNRC Regional Engineers

The Technical Review Process

1. Community (typically the Floodplain Administrator) submits written technical assistance request directly to DNRC Regional Engineering Specialist
2. DNRC completes the review and returns written comments and recommendations to the community
3. Community makes final determination regarding the sufficiency and adequacy of the technical submittal to satisfy the local permit requirements.

## Community Role

Establish legal authority to adopt and enforce floodplain management regulations

Establish minimum regulatory requirements

Establish a floodplain permitting process for issuing or denying floodplain development permits

Require additional Federal/State/local permits when applicable

# NATIONAL FLOOD INSURANCE PROGRAM

## Community Role (cont)

Inspect all development within the regulatory floodplain to assure compliance with the local regulations.

Assist in the preparation and revision of flood maps.

Maintain records of floodplain development.

Assist residents in obtaining information on flood hazards, map data, flood insurance, and proper construction measures.

Answer questions from design professionals and the public.

# PERMITTING AND ORDINANCES

| NFIP STANDARD | MONTANA STANDARD |
|---|---|
| **Lowest Floor Freeboard** | |
| None | 2 feet above BFE |
| **Floodway Encroachment** | |
| 1 foot surcharge | ½ foot surcharge |
| **Habitable Structure Location** | |
| Allowed in floodway | Prohibited in floodway |
| **Mobile Homes** | |
| May be elevated 3 feet above adjacent grade | Requires elevation to the freeboard protection level |
| **Septic Systems** | |
| Allows systems within the floodplain | In subdivisions, systems must be located 100 feet beyond floodplain |

# COMMUNITY ORDINANCES

Should meet or exceed federal and state standards

Should follow the 2014 State Model Regulations

Should be updated to reflect map changes

# FLOODPLAIN PERMITS

## Floodplain Administrator Role

1. Determine if a floodplain application is needed
2. Review the floodplain application
3. Submit completed application to Regional Engineer for Technical Review (if necessary—2 week turn around)
4. Prepare public notice to adjacent property owners, local newspaper, and DNRC (allow 15 days for comment)
5. Ensure that other applicable permits have been received
6. Conduct site visit(s)
7. Approve, approve with conditions, or deny permit application

## Applicant Role

Prepare and submit permit applications in accordance with regulations

When PE certification is required, licensees shall perform services only in the areas of their competence

It is not the State's role to walk the applicant through the permitting process nor to train their representative(s)

# JOINT APPLICATION FOR PROPOSED WORK IN MONTANA'S STREAMS, WETLANDS, FLOODPLAINS, AND OTHER WATER BODIES

**Use this form to apply for one or all local, state, or federal permits listed below. The applicant is the responsible party for the project** and the point of contact unless otherwise designated. **"Information for Applicant"** includes agency contacts and instructions for completing this application. To **avoid delays**, submit all required information, including **a project site map and drawings.** Incomplete applications will result in the delay of the application process. **Other laws may apply**.

**The applicant is responsible for obtaining all necessary permits and landowner permission before beginning work.**

| ✓ | PERMIT | AGENCY | FEE |
|---|---|---|---|
| | 310 Permit | Local Conservation District | No fee |
| | SPA 124 Permit | Department of Fish, Wildlife and Parks | No fee |
| | Floodplain Permit | Local Floodplain Administrator | Varies by city/county ($25 - $500+) |
| | Section 404 Permit, Section 10 Permit | U. S. Army Corps of Engineers | Varies ($0 - $100) |
| | 318 Authorization<br>401 Certification | Department of Environmental Quality | $250 (318);<br>$400 - $20,000 (401) |
| | Navigable Rivers Land Use License, Lease, or Easement | Department of Natural Resources and Conservation, Trust Lands Management Division | $50, plus additional fee |

## A. APPLICANT INFORMATION

NAME OF **APPLICANT** (person responsible for project):_____

Has the landowner consented to this project? □ Yes □ No

Mailing Address: _____

Physical Address: _____

Day Phone: _____ Evening Phone: _____ E-Mail: _____

NAME OF **LANDOWNER** (if different from applicant):_____

Mailing Address: _____

Physical Address: _____

Day Phone: _____ Evening Phone: _____ E-Mail: _____

NAME OF **CONTRACTOR/AGENT** (if one is used):_____

Mailing Address: _____

Physical Address: _____

Day Phone: Evening Phone: E-Mail:

# FLOODPLAIN ADMINISTRATOR PERMIT REVIEW CHECK LIST

TO BE COMPLETED BY LOCAL FLOODPLAIN ADMINISTRATOR

*THIS FORM WILL GUIDE YOU THROUGH THE STEPS NEEDED TO COMPLETE THE PERMIT PROCESS*

Applicants name: _____ Application #_____

Project Location:

Name of stream/water body at location of activity _____

Location ___1/4___1/4___1/4 Section ____ Township ____ Range ____

The proposed development is in ____ Floodway ____ Floodway Fringe ____ Floodplain with no elevations

The base flood elevation at the project site is _____

**PART A** CHECKLIST FOR APPLICATION

1.____ Plans in duplicate drawn to scale (including dimensions) showing the nature, location, and elevation of the lot: existing and proposed structure locations; fill, storage, or materials site; flood-proofing measures; mean sea level elevation of lowest floor including basement or crawl space of proposed structures; location of the channel.

2.____ A plan view of the proposed development indicating external dimensions of structures, Street or road finished grade elevations, well locations, individual sewage treatment and disposal sites, excavation and/or fill quantity estimates, and site plan and/or construction Plans.

3.____ Specifications for flood-proofing, filling, excavating, grading, riprapping, storage of materials, and location of utilities.

4.____A professional engineers or registered architects design calculations and certification that the proposed activity has been designed to be in compliance with these regulations.

5._____ _____ (Date) Complete application was received.

6.____ A notice containing the facts pertinent to the application has been prepared and published at least once in a newspaper of general circulation in the area.

7.____ Notice has been sent by first class mail to adjacent property owners providing a reason able period of time for comments to be submitted. (15 days).

8.____ Notice has been sent to DNRC Floodplain Management Section.

**PART B** REVIEW OF APPLICATION

According to floodplain regulations, several criteria must be considered in deciding whether or not a permit is issued. They are listed below for your convenience.

_____ a. Proposed project meets minimum floodplain development criteria as outlined in the floodplain Management Ordinance.

_____b. the danger to life and property due to increased flood heights, increased flood water velocities or alterations in the pattern or flow caused by encroachments.

_____c. the proposed water supply and sanitation systems, if any, and the ability of these systems to prevent disease, contamination and unsanitary conditions.

_____d. The susceptibility of the proposed facility and its contents to flood damage and the effects of such damage on the individual owner.

_____e. The likelihood that the structure of building will be threatened due to its proximity to the stream or potential lateral movement of the stream.

_____f. The importance of the services provided by the facility to the community.

_____g. The requirement of the facility for waterfront location.

_____h. The availability of alternative locations not subject to flooding for the proposed use.

_____I. The compatibility of the proposed use with existing development and anticipated development in the foreseeable future.

_____j. The relationship of the proposed use to the floodplain management program for the area.

_____k. The safety of access to property in times of flooding for ordinary and emergency services.

_____l. Effect of the project on other properties.

_____m. The effects on water right.

_____n. The cumulative effect of the proposed project along with other existing projects.

_____o. Make sure all factors are in harmony with the proposes of the Montana Floodplain and Floodway Management act, and the National Flood Insurance Program.

_____p. The construction will not cause undue constriction on the channel.

_____q. The material on grade on watercourse banks will not cause erosion.

Once the application has been reviewed and the above criteria has been considered, the application should be either approved or denied within 60 days of receipt of completed application.

**IF PERMIT IS DENIED:**

____ Letter of explanation has been provided to the applicant stating reasons for denial.

____ Applicant has been notified of the following options:

____ Proposed development may be redesigned to meet required floodplain standards

____ Applicant may appeal the administrators decision to the local governing body.

____ If you feel the ordinance places an undue hardship on your property, you may request a variance to he ordinance.

**IF PERMIT IS ISSUED:**

9.____ Permit is issued with list of conditions included or attached.

10.____ For residential/commercial structures, a completed Elevation Certificate (FEMA Form #81-31) has been received.

11.____ The completed project has been inspected for compliance. Date _____

12.____ A complete set of documents pertaining to this development will be attached to the permit and kept on file.

13.____ A copy of the permit has been in to the DNRC in Helena.

# Who Else Uses the Joint Application?

§ Conservation Districts – 310 permits

§ MT Fish, Wildlife, and Parks – SP 124 permits

§ US Army Corps of Engineers – Section 404/Section 10 permits

§ MT Department of Environmental Quality – 318 (turbidity) Authorizations

§ MT Department of Natural Resources & Conservation – navigable river land use licenses and easements

# The Application Process  Goals

**We want to turn this:**

"I want to dump a couple of loads of rock along the bank to stop it from eroding."

**Into:**

"I will lay back 100 ft. of the existing bank on a 2:1 slope and place 30 cubic yards of 24 inch rip rap to stop the bank from eroding."

## A successful first contact could turn this:

"My buds and I just bought some jet skis, and I want to put a dock and some rocks in.  The Kawasaki rep told me to call you."

## Into this:

"I am interested in constructing a boat dock on my property in addition to applying some bank protection measures to reduce bank erosion.  I have already inquired about other permit from the USACE, the conservation district, DEQ, and FWP permits."

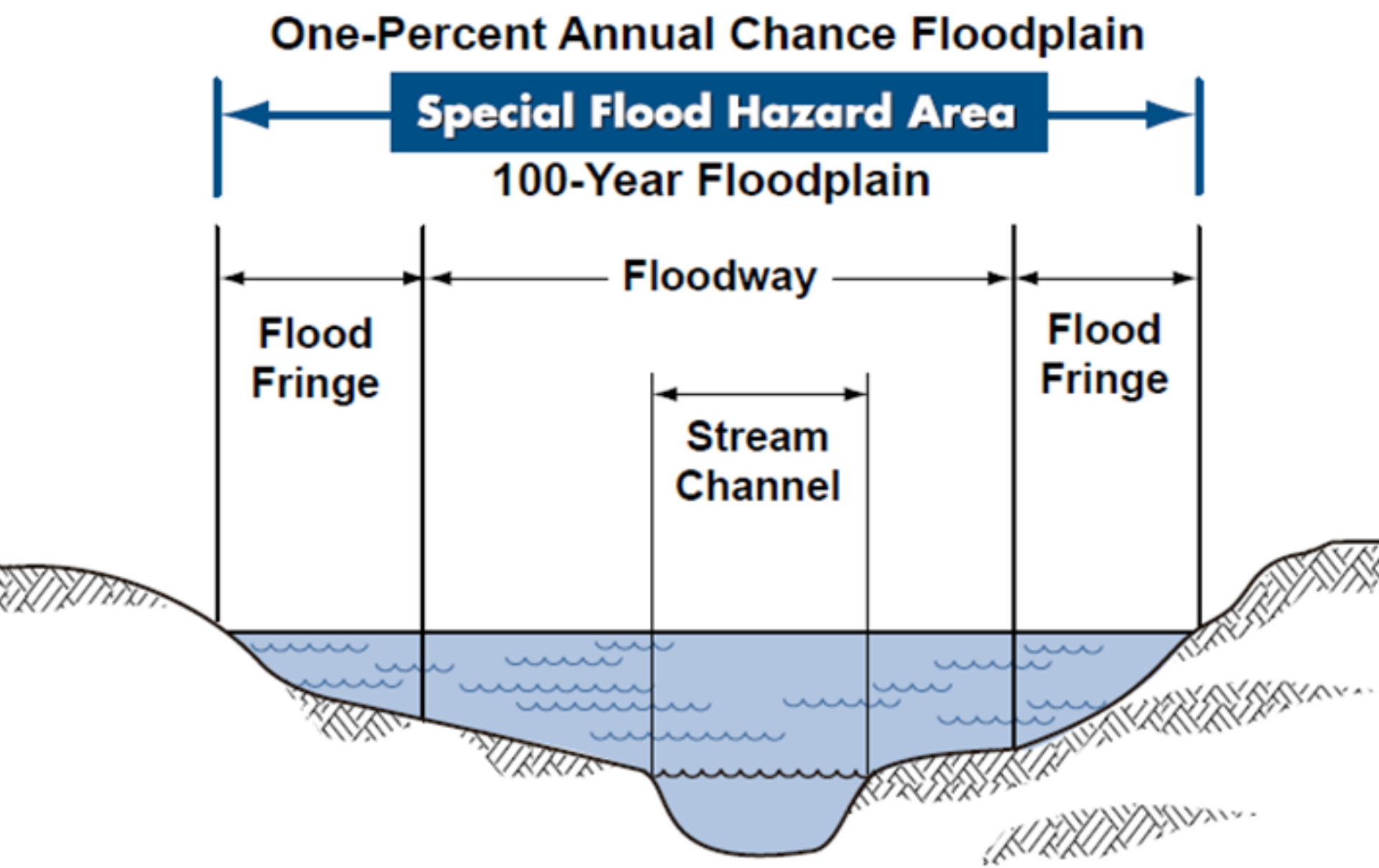
# FLOOD HAZARD MAPPING

# FEMA'S FLOOD HAZARD MAPPING PROGRAM

Identifies flood hazards (rivers, lakes, drainages, etc.)

Assesses flood risks

Partners with States and communities to provide accurate flood hazard and risk data


One-Percent Annual Chance Floodplain
Special Flood Hazard Area
100-Year Floodplain
Floodway
Flood Fringe
Flood Fringe
Stream Channel

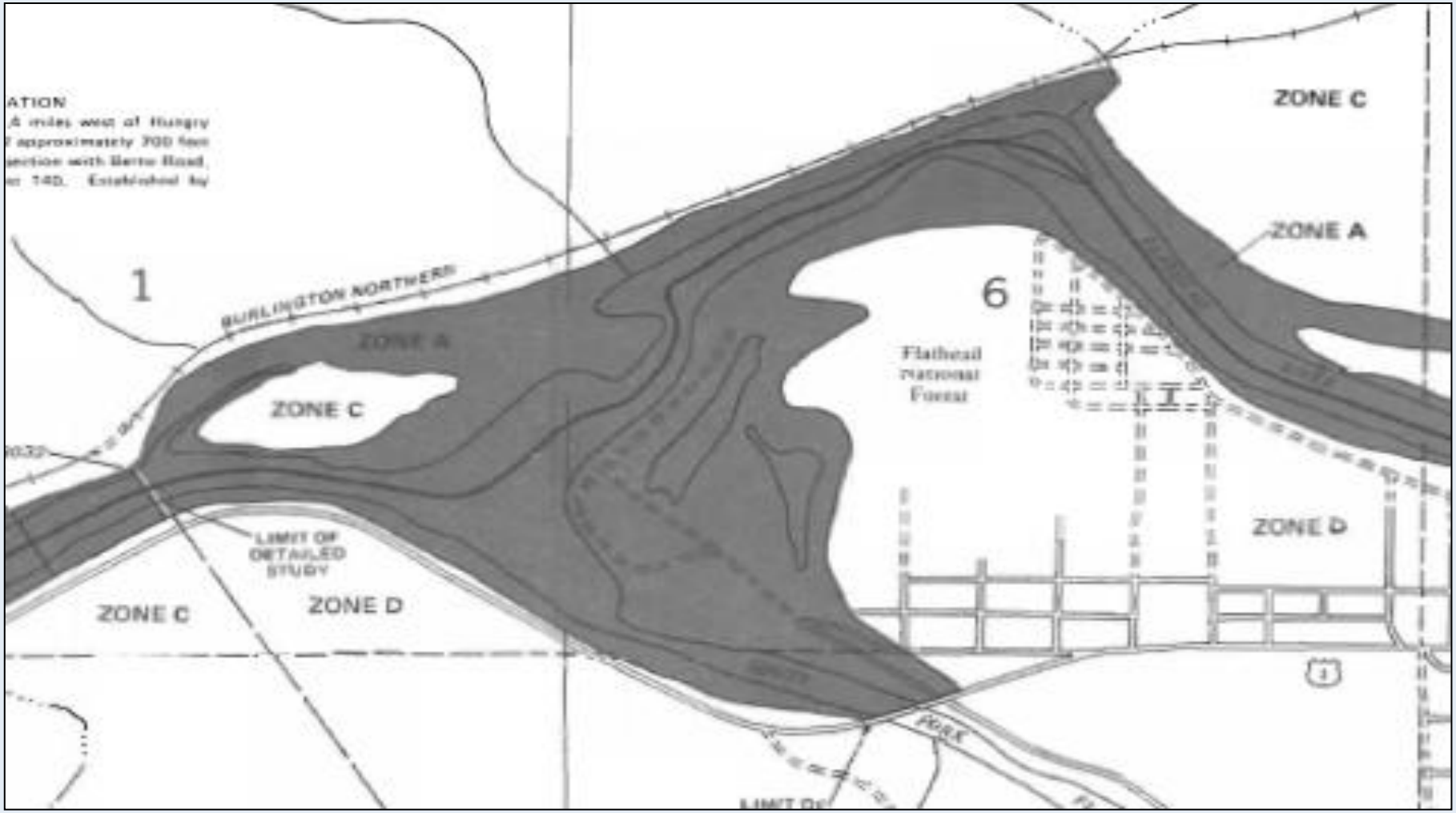
# TYPES OF FLOOD MAPS

**APPROXIMATE STUDY (ZONE A):** The SFHA is defined, but no base flood elevations or flood profiles.

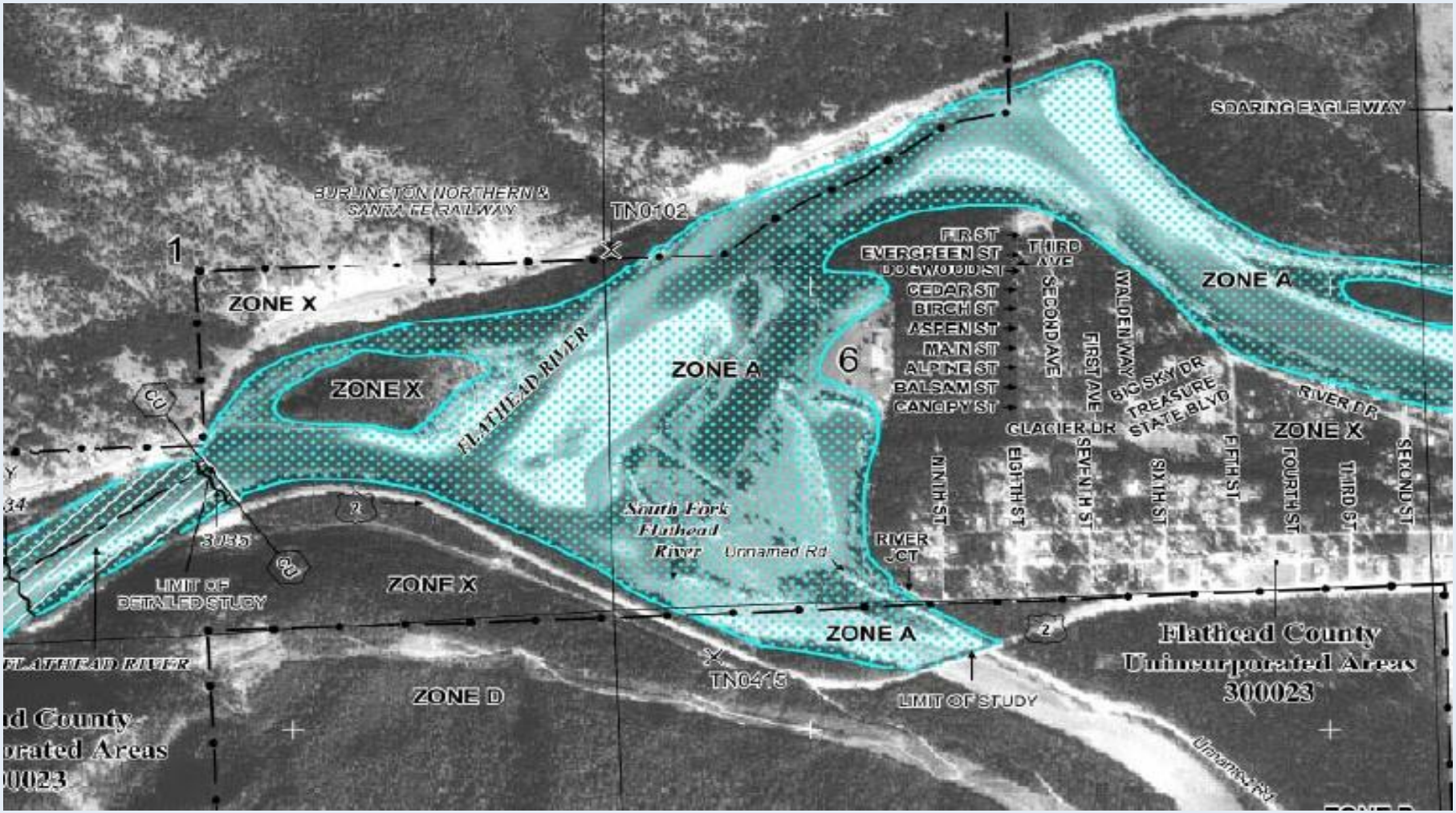
**LIMITED DETAILED STUDY (AE):** The SFHA is defined and may include base flood elevations. Profiles and BFEs published in FIS.

**DETAILED STUDY (AE):** The SFHA & 500-yr floodplains are defined, and base flood elevations are published in FIS. Floodway analysis typically performed.

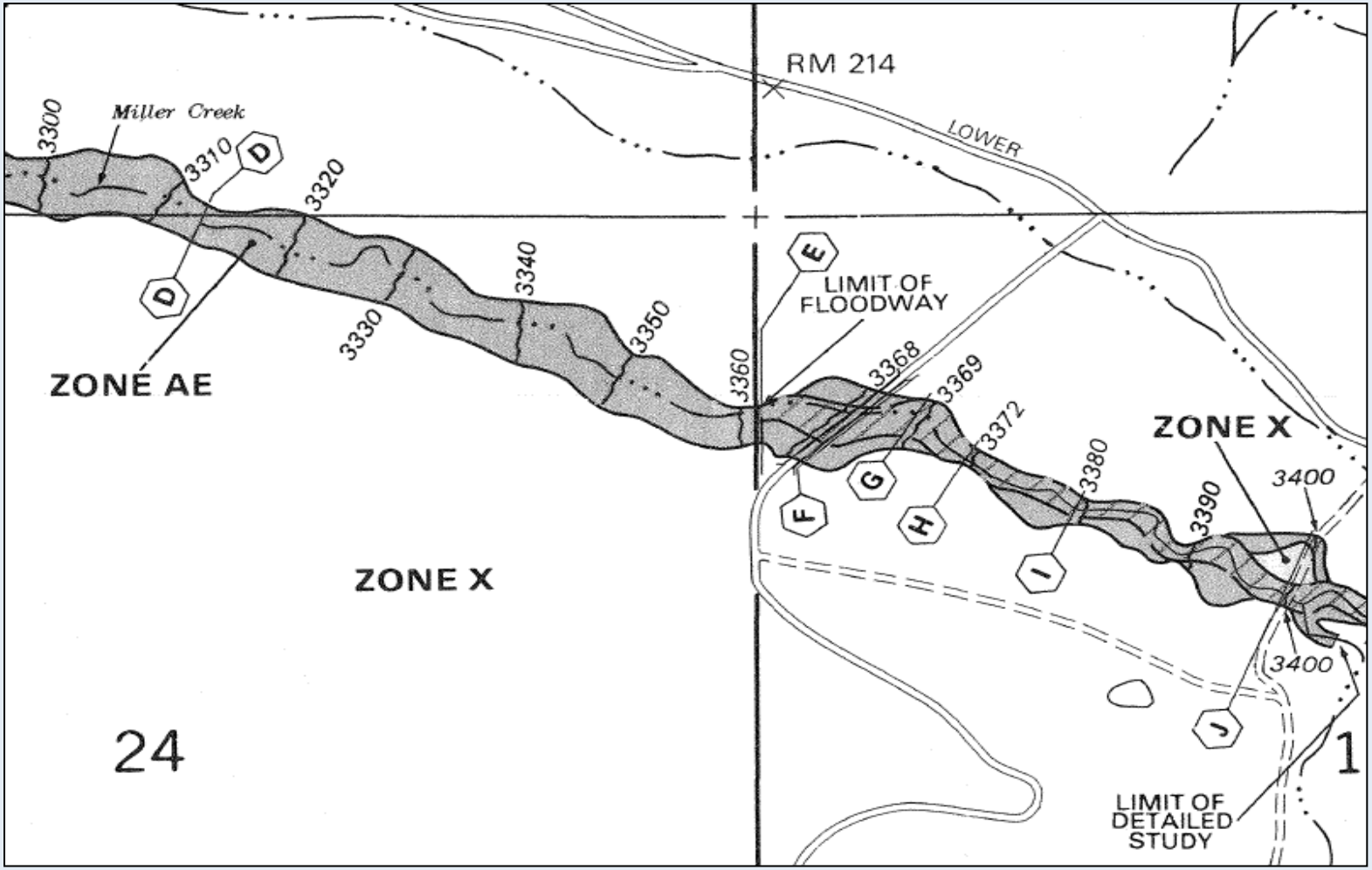
# APPROXIMATE STUDY



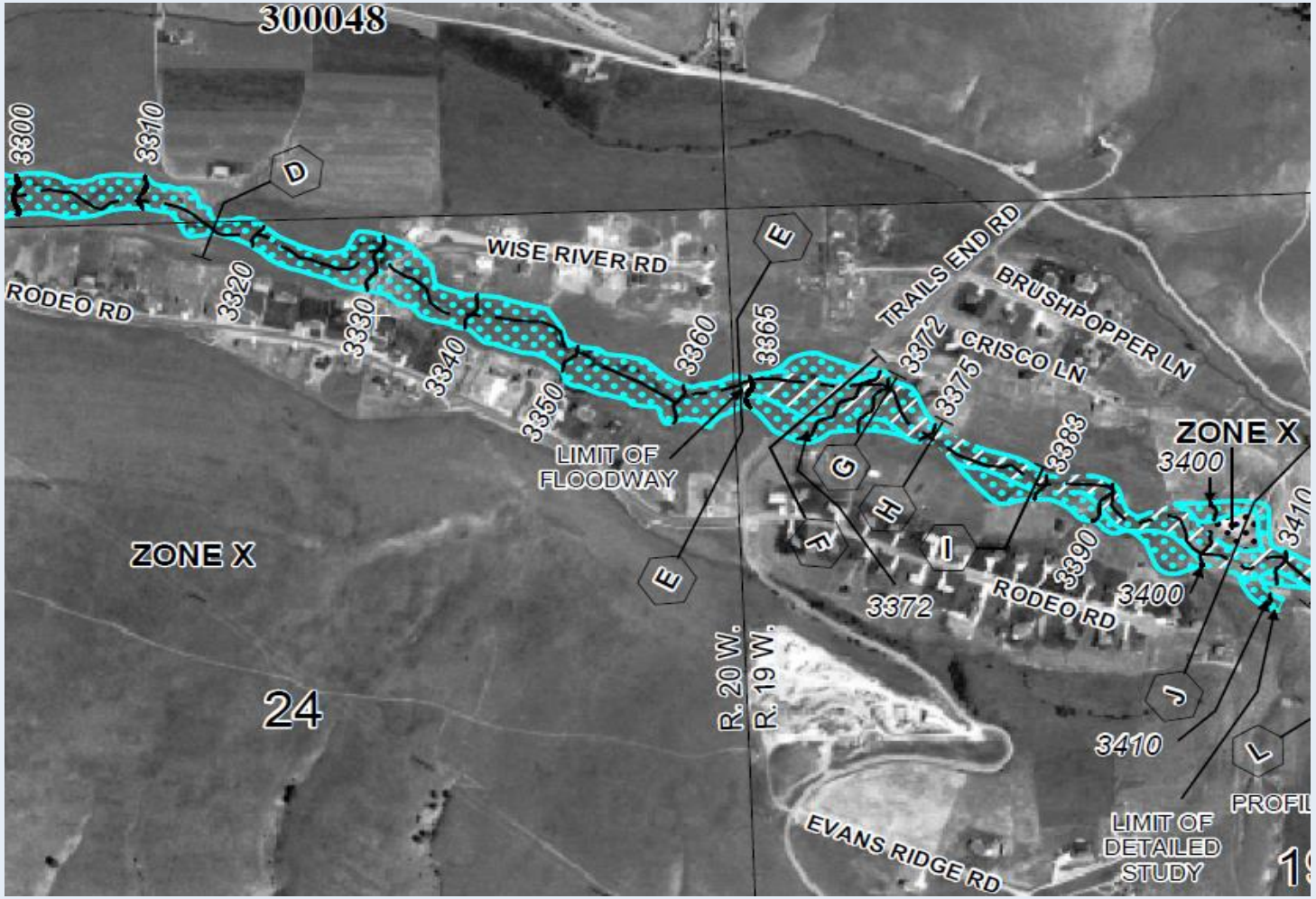
# APPROXIMATE STUDY



# LIMITED DETAIL STUDY



# LIMITED DETAIL STUDY



# DETAILED STUDY

# DETAILED STUDY

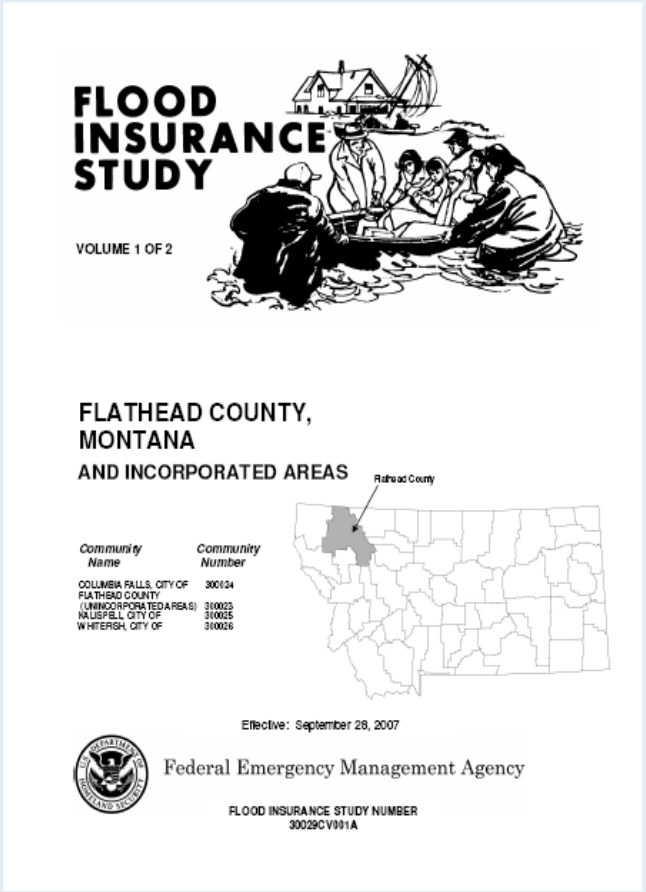
# FLOOD INSURANCE STUDY

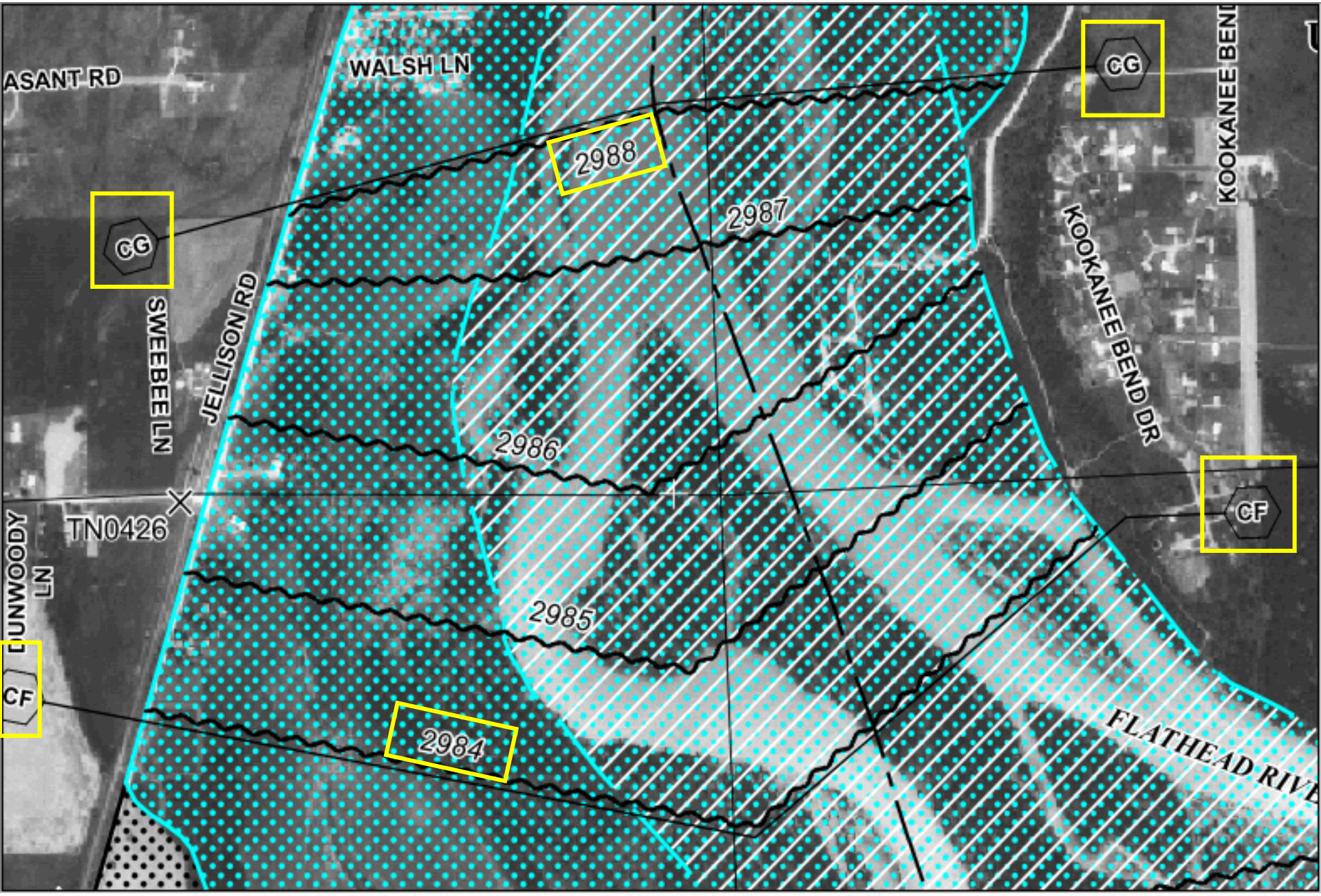
Compiles flood risk data for specific watercourses

Delineates the SFHA, designates flood risk zones and establishes base flood elevations

Contains:

- Narrative
- Tables summarizing flood hazard data
- Computed flood profiles




ASANT RD
WALSH LN
CG
KOOKANEE BEN
2988
CG
2987
KOOKANEE BEND DR
SWEEBEE LN
JELLISON RD
2986
TN0426
CF
UNWOODY LN
2985
CF
2984
FLATHEAD RIVE

| FLOODING SOURCE | | FLOODWAY | | | 1-PERCENT ANNUAL CHANCE FLOOD WATER SURFACE ELEVATION | | | |
|---|---|---|---|---|---|---|---|---|
| CROSS SECTION | DISTANCE[1] | WIDTH (FEET) | SECTION AREA (SQUARE FEET) | MEAN VELOCITY (FEET PER SECOND) | REGULATORY (FEET NAVD) | WITHOUT FLOODWAY (FEET NAVD) | WITH FLOODWAY (FEET NAVD) | INCREASE (FEET) |
| FLATHEAD RIVER (cont.) | | | | | | | | |
| BO | 145,150 | 3,251 | 18,754 | 4.5 | 2,933.7 | 2,933.7 | 2,934.0 | 0.3 |
| BP | 147,050 | 2,925 | 15,369 | 5.4 | 2,935.5 | 2,935.5 | 2,935.8 | 0.3 |
| BQ | 148,550 | 3,657 | 20,632 | 4.0 | 2,937.2 | 2,937.2 | 2,937.6 | 0.4 |
| BR | 151,050 | 3,931 | 9,143 | 9.1 | 2,940.7 | 2,940.7 | 2,940.7 | 0.0 |
| BS | 153,950 | 3,194 | 12,346 | 6.8 | 2,945.1 | 2,945.1 | 2,945.1 | 0.0 |
| BT | 156,550 | 2,604 | 18,187 | 4.6 | 2,947.3 | 2,947.3 | 2,947.3 | 0.0 |
| BU | 158,650 | 2,002 | 7,356 | 11.4 | 2,949.5 | 2,949.5 | 2,949.5 | 0.0 |
| BV | 160,350 | 1,252 | 10,087 | 8.3 | 2,953.2 | 2,953.2 | 2,953.2 | 0.0 |
| BW | 162,150 | 971 | 7,894 | 10.6 | 2,956.3 | 2,956.3 | 2,956.3 | 0.0 |
| BX | 163,700 | 1,750 | 14,184 | 5.9 | 2,957.9 | 2,957.9 | 2,957.9 | 0.0 |
| BY | 165,550 | 1,850 | 7,621 | 11.0 | 2,960.2 | 2,960.2 | 2,960.2 | 0.0 |
| BZ | 167,300 | 1,608 | 12,297 | 6.8 | 2,962.7 | 2,962.7 | 2,962.7 | 0.0 |
| CA | 170,100 | 2,013 | 12,744 | 6.5 | 2,966.7 | 2,966.7 | 2,966.7 | 0.0 |
| CB | 172,400 | 1,280 | 12,883 | 6.5 | 2,969.8 | 2,969.8 | 2,970.3 | 0.5 |
| CC | 174,500 | 1,377 | 12,545 | 6.6 | 2,972.7 | 2,972.7 | 2,973.2 | 0.5 |
| CD | 178,000 | 2,506 | 20,757 | 4.0 | 2,977.6 | 2,977.6 | 2,978.1 | 0.5 |
| CE | 180,700 | 2,416 | 17,097 | 4.9 | 2,980.9 | 2,980.9 | 2,981.4 | 0.5 |
| CF | 183,600 | 2,775 | 19,317 | 4.4 | 2,984.0 | 2,984.0 | 2,984.3 | 0.3 |
| CG | 186,700 | 2,125 | 15,714 | 5.4 | 2,988.0 | 2,988.0 | 2,988.5 | 0.5 |
| CH | 191,400 | 730 | 9,788 | 8.6 | 2,993.7 | 2,993.7 | 2,994.2 | 0.5 |
| CI | 197,900 | 469 | 8,694 | 9.7 | 2,997.8 | 2,997.8 | 2,998.3 | 0.5 |
| CJ | 200,070 | 1,181 | 12,310 | 7.7 | 3,004.1 | 3,004.1 | 3,004.3 | 0.2 |

[1]Feet above confluence with Flathead Lake

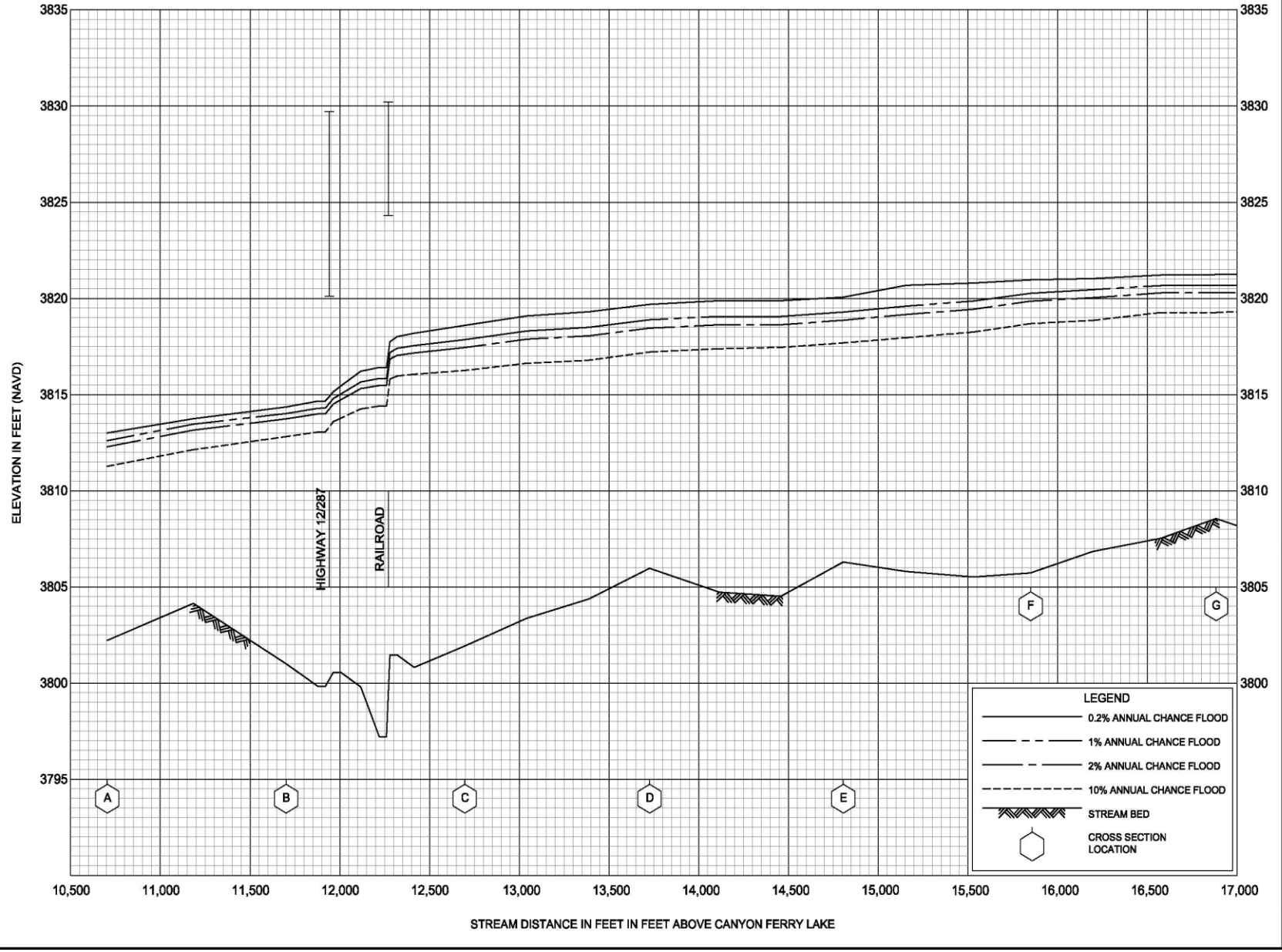
TABLE 6

FEDERAL EMERGENCY MANAGEMENT AGENCY

# FLATHEAD COUNTY, MT
## AND INCORPORATED AREAS

# FLOODWAY DATA

# FLATHEAD RIVER




FLOOD PROFILES

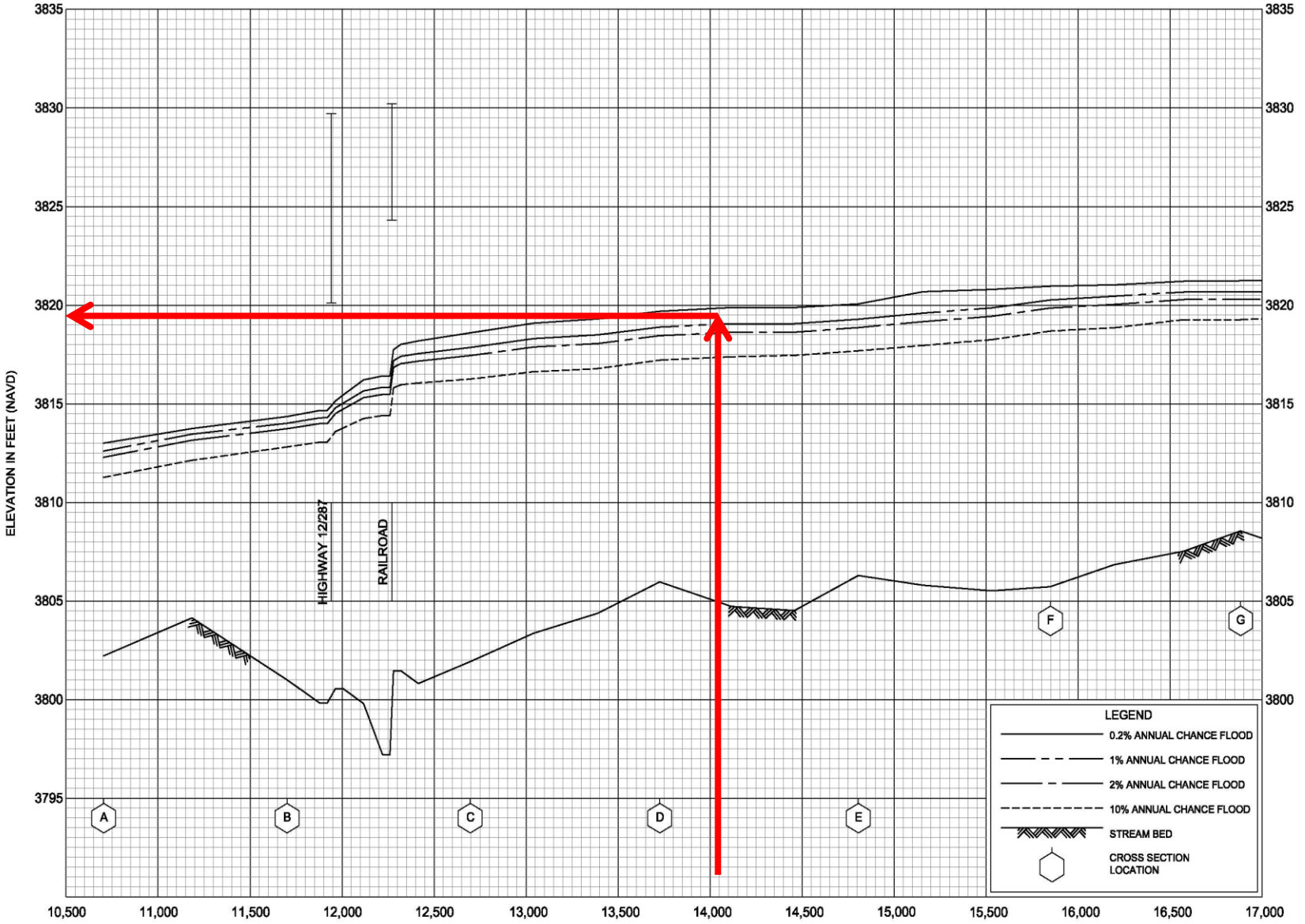
MISSOURI RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

BROADWATER COUNTY, MT

AND INCORPORATED AREAS

01P




FLOOD PROFILES

MISSOURI RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

BROADWATER COUNTY, MT

AND INCORPORATED AREAS

01P

# MAP CLARIFICATIONS and CHANGES

# FLOOD INSURANCE RATING

Build outside the floodplain and flood insurance is very cheap (until you experience a flood loss)

Build in the floodplain and elevate the “living” or “finished floor” several feet above the BFE and insurance will be relatively cheap – the higher you go the cheaper it gets.

Structures in floodplain with a finished or enclosed floor below BFE - premiums will be very expensive.

If flood openings are missing or not sufficient and/or machinery/utilities are below BFE insurance will cost more.

# PRIVATE LENDER DETERMINATIONS

Around 80% of all determinations are performed automatically using proprietary methods.

When USPS address cannot be found these automated determination methods may default to tax map parcel or even zip code.

A standard appeal process does not exist.  Determination companies work for the lender and will only accept review requests from the lender.

# ELEVATION CERTIFICATE

Used by agents to rate insurance policies

Used by community to document compliance with floodplain regulations

Needed on buildings located in or near a Special Flood Hazard Area

Certified by a surveyor, engineer, or architect

# ELEVATION CERTIFICATES and CRS

Maintaining Elevation Certificates is a participatory prerequisite to the CRS Program

Maintaining ECs means all new construction/substantial improvements must have a completed EC.

The ECs must be correct and complete.

Failure to maintain ECs can result in a CRS Program class reduction

# ELEVATION CERTIFICATE ROLES

**SURVEYORS/ENGINEERS** read the instructions and ensure that the EC is correct and complete

**THE COMMUNITY** reviews each form for completeness and accuracy—if he form is not complete and accurate, it should not be accepted

**THE PROPERTY OWNER** should understand the process and ensure all steps are complete

# ELEVATION CERTIFICATE

**Important:** Follow the instructions on pages 1–9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

| SECTION A – PROPERTY INFORMATION | FOR INSURANCE COMPANY USE |
|---|---|
| A1. Building Owner's Name | Policy Number: |
| A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No. | Company NAIC Number: |
| City / State / ZIP Code | |
| A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.) | |

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.) _____

A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: ☐ NAD 1927 ☐ NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number _____

A8. For a building with a crawlspace or enclosure(s):

a) Square footage of crawlspace or enclosure(s) _____ sq ft

b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A8.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

A9. For a building with an attached garage:

a) Square footage of attached garage _____ sq ft

b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade _____

c) Total net area of flood openings in A9.b _____ sq in

d) Engineered flood openings? ☐ Yes ☐ No

| SECTION B – FLOOD INSURANCE RATE MAP (FIRM) INFORMATION | | | | | |
|---|---|---|---|---|---|
| B1. NFIP Community Name & Community Number | | B2. County Name | | | B3. State |
| B4. Map/Panel Number | B5. Suffix | B6. FIRM Index Date | B7. FIRM Panel Effective/ Revised Date | B8. Flood Zone(s) | B9. Base Flood Elevation(s) (Zone AO, use Base Flood Depth) |
| | | | | | |

# LETTERS OF MAP CHANGE

# LETTERS OF MAP CHANGE

A LOMC is a letter which reflects an official revision to an effective DFIRM/FIRM or FHBM.

A LOMCs is issued in place of the physical revision and republication of the effective map.

A processed LOMC will change the current effective map (by letter) and thus may impact a floodplain administrators' regulatory requirements and also insurance requirements.

In some cases, communities are required to ensure the changed flood risk (either increased or decreased) information is reported to FEMA.

# LETTERS OF MAP CHANGE

**Map Amendments**—no not revise base flood elevation

- Letter of Map Amendment (LOMA)
- Letter of Map Revision based on Fill (LOMR-F)
- Conditional Letter of Map Amendment (CLOMA)
- Conditional Letter of Map Revision based on Fill (CLOMR-F)

**Map Revisions**—revise base flood elevation and/or floodplain

- Letter of Map Revision (LOMR)
- Conditional Letter of Map Revision (CLOMR)
- Physical Map Revision (PMR)

# INSURANCE REQUIREMENTS

# WHEN IS INSURANCE REQUIRED?

Residents of High Risk Areas (areas within the SFHA).

Homes and buildings in high risk flood areas with mortgages from federally regulated or insured lenders are required to have flood insurance.

A lender can require flood insurance even if the Homeowner does not want to carry it.

# FLOOD INSURANCE RATING

Build outside the floodplain and flood insurance is very cheap (until you experience a flood loss)

Build in the floodplain and elevate the “living” or “finished floor” several feet above the BFE and insurance will be relatively cheap – the higher you go the cheaper it gets.

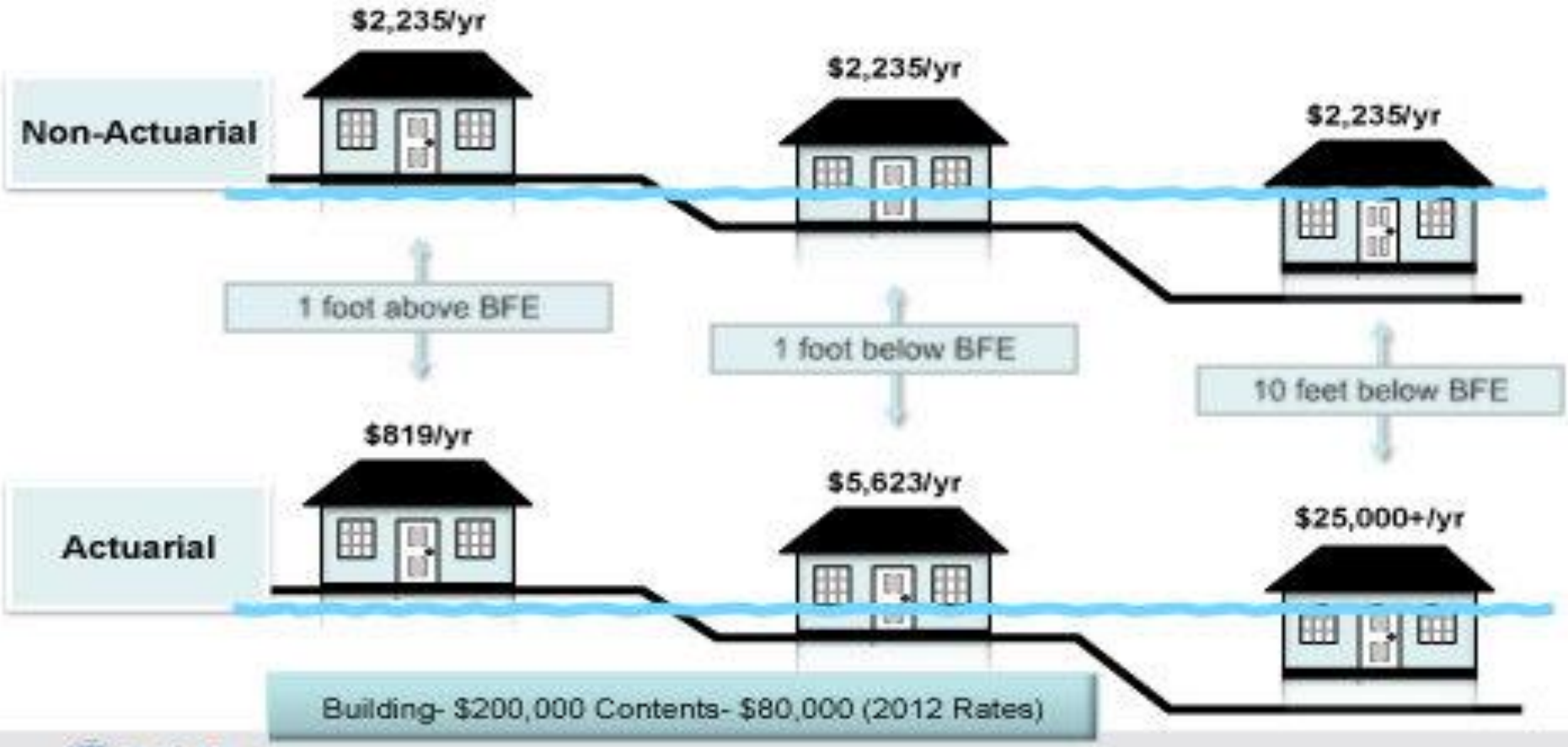
Structures in floodplain with a finished or enclosed floor below BFE - premiums will be very expensive.

If flood openings are missing or not sufficient and/or machinery/utilities are below BFE insurance will cost more.


OBJECTS IN MIRROR ARE CLOSER

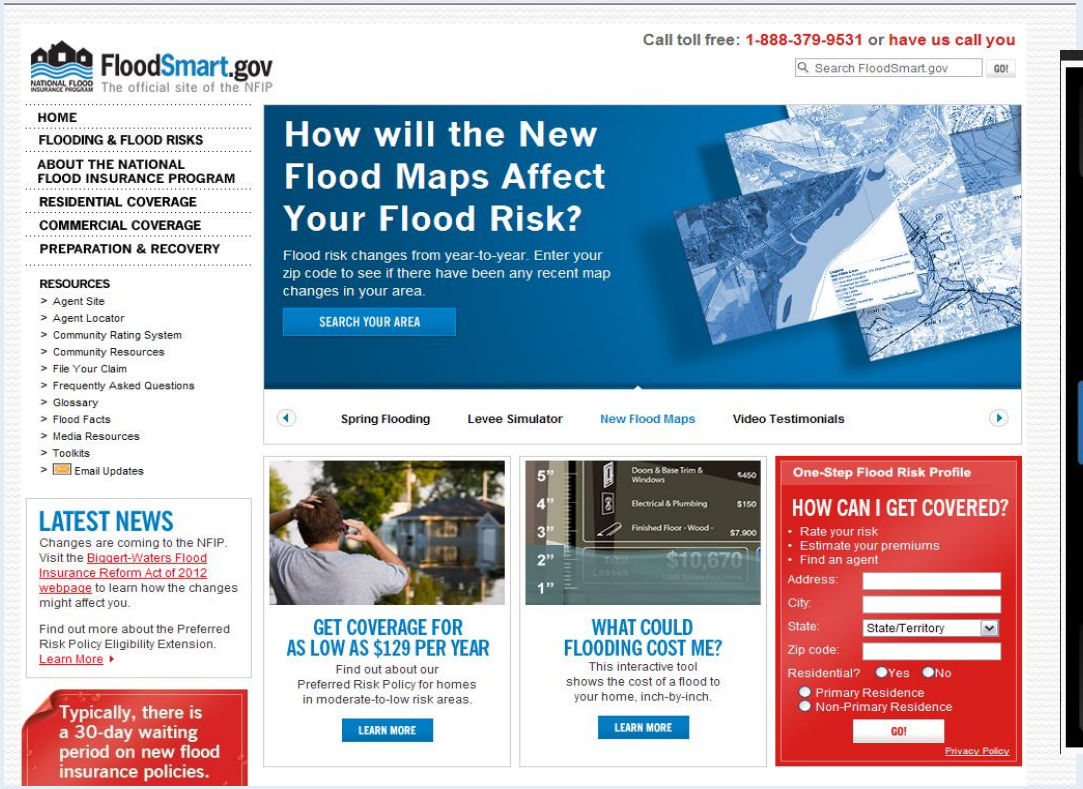
# NFIP Rating Examples:
## The Impact of Loss of Subsidies

### Rate comparisons




PREMIUM AT 4 FEET BELOW BASE FLOOD ELEVATION
$9,500/year
$95,000/10 years
PREMIUM AT BASE FLOOD ELEVATION
$1,410/year
$14,100/10 years
PREMIUM AT 3 FEET ABOVE BASE FLOOD ELEVATION
$427/year
$4,270/10 years
BFE
BFE
BFE

# www.floodsmart.gov




# Coverage

Building vs. Contents Coverage: What's Covered

Flood insurance protects two types of insurable property: Building and Contents.

The contents can be covered by a separate rider to the original structure policy.

# Coverage

Building Coverage

- The insured building and its foundation.
- Electrical and plumbing system.
- Central air, furnaces, water heaters.
- Refrigerators, cooking stoves, dishwashers.
- Permanently installed carpet over unfinished flooring.

# Coverage

Contents Coverage

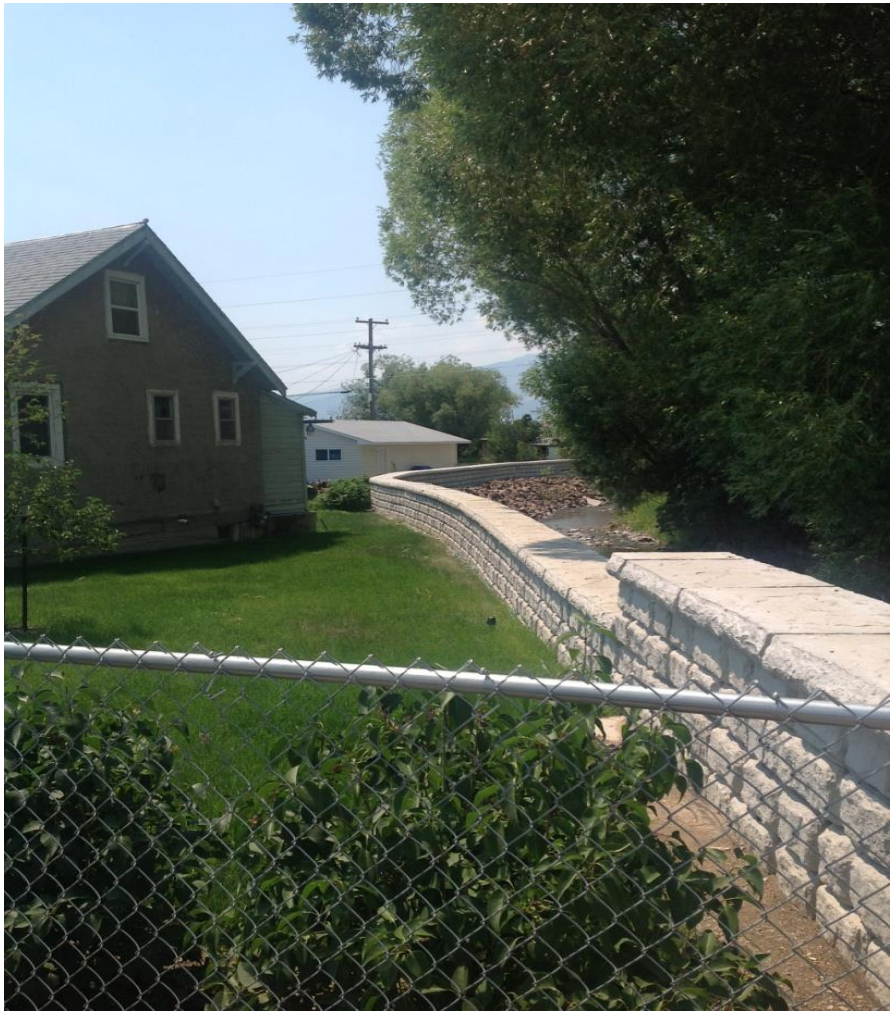
- Clothing, furniture, electronic equipment.
- Curtains.
- Portable and window air conditioners.
- Portable microwaves and dishwashers.
- Carpeting not already included in property coverage.
- Washers and dryers.

# Mitigation

Community wide mitigation steps can assist in lowering costs.

Rebuilding higher will lower risk and could reduce premiums.

There are opportunities for state grants which can distribute funds to help with mitigation and rebuilding.



# THANK YOU!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